

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Frank Barrett
Debtor

Case No. 25-01482-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 28, 2025

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2025:

Recip ID	Recipient Name and Address
db	+ Frank Barrett, 2148 Vista Circle, E. Stroudsburg, PA 18302-6628
5714695	DEPT OF ED/AIDVANTAGE, 1600 TYSON BOULEVARD, ST, MCLEAN, VA 75403

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: info@pamd13trustee.com	May 28 2025 18:39:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustregion03.ha.ecf@usdoj.gov	May 28 2025 18:39:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5714682	^ MEBN	May 28 2025 18:34:43	APEX ASSET MANAGEMENT, 2501 OREGON PIKE SUITE 120, LANCASTER, PA 17601-4890
5714683	Email/Text: caineweiner@ebn.phinsolutions.com	May 28 2025 18:39:00	CAINE & WEINER, PO BOX 55848, SHERMAN OAKS, CA 91413
5714690	+ EDI: CAPITALONE.COM	May 28 2025 22:36:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5714696	+ Email/Text: bankruptcynotices@cbecompanies.com	May 28 2025 18:39:00	CBEGROUP, 1309 TECHNOLOGY PKWY, CEDAR FALLS, IA 50613-6976
5714687	+ EDI: MAXMSAIDV	May 28 2025 22:36:00	DEPT OF ED/AIDV, PO BOX 300001, GREENVILLE, TX 75403-3001
5714688	+ EDI: JPMORGANCHASE	May 28 2025 22:36:00	JPMCB HOME LENDING, 700 KANSAS LANE MAIL, CODE LA4-6945, MONROE, LA 71203-4774
5714694	+ EDI: JPMORGANCHASE	May 28 2025 22:36:00	JPMCBHOME, 700 KANSAS LN, MONROE, LA 71203-4774
5714685	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	May 28 2025 18:46:00	REGIONAL ACCEPTANCE, 1424 EAST FIRE TOWER ROAD, GREENVILLE, NC 27858-4105
5714693	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	May 28 2025 18:46:00	REGIONAL ACCEPTANCE CO, 970N COITRD, RICHARDSON, TX 75080-5416
5714681	+ EDI: SALLIEMAEBANK.COM	May 28 2025 22:36:00	SALLIE MAE BANK, PO BOX3229, WILMINGTON, DE 19804-0229
5714689	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 28 2025 18:39:00	SELECT PORTFOLIO SERVICE, 10401 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256-0505
5714692	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 28 2025 18:39:00	SELECT PORTFOLIO SVCIN, PO BOX65250,

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			SALT LAKE CITY, UT 84165-0250
5714684	+ Email/Text: bankruptcynotices@cbecompanies.com	May 28 2025 18:39:00	THE CBE GROUP INC-FORMER, 131 TOWER PARK DRIVE SUITE, 100 PO BOX 900, WATERLOO, IA 50704-0900
5714686	^ MEBN	May 28 2025 18:35:18	TOYOTA MOTOR CREDIT, CREDIT DISPUTE RESEARCH TEAM, PO BOX 661009, DALLAS, TX 75266-1009
5714691	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 28 2025 18:39:00	TOYOTA MOTOR CREDIT CO, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5714698	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, CAINE & WEINER, PO BOX 55848, SHERMAN OAKS, CA 91413
5714697	*+	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
United States Trustee	ustpre03.ha.ecf@usdoj.gov

TOTAL: 2

Information to identify the case:

Debtor 1: Frank Barrett
First Name Middle Name Last Name
Social Security number or ITIN: xxx-xx-6767
EIN: --_-----

Debtor 2: _____
(Spouse, if filing) First Name Middle Name Last Name
Social Security number or ITIN: _____
EIN: --_-----

United States Bankruptcy Court: Middle District of Pennsylvania
Date case filed for chapter: 13 5/27/25

Case number: 5:25-bk-01482-MJC

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.


To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Frank Barrett	
2. All other names used in the last 8 years		
3. Address	2148 Vista Circle E. Stroudsburg, PA 18302	
4. Debtor's attorney Name and address	Frank Barrett 2148 Vista Circle E. Stroudsburg, PA 18302	Contact phone: 917-548-7976 Email: NONE
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone: 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone: (570) 831-2500 Date: 5/28/25

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>*Valid photo ID and proof of Social Security number are required*</p>	<p>Date: June 30, 2025 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>For additional information use the QR code or visit: https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom</p> <p>The Court does not endorse or exercise any responsibility of the content at this link.</p>	<p>Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885</p> 
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: August 29, 2025</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: August 5, 2025</p> <p>Deadline for governmental units to file a proof of claim: Filing deadline: November 23, 2025</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>	